

**Certificate of Notice Page 1 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Gretchen G. Gardner  
 Debtor

Case No. 18-17745-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db +Gretchen G. Gardner, 15 Sweetbriar Lane, Levittown, PA 19055-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:

JON M. ADELSTEIN on behalf of Debtor Gretchen G. Gardner jadelstein@adelsteinkaliner.com,  
 jsbamford@adelsteinkaliner.com  
 JOSEPH RICHARD BARANKO, JR on behalf of Creditor Cove Village Association  
 josephb@slusserlawfirm.com  
 KEVIN S. FRANKEL on behalf of Creditor Specialized Loan Servicing, LLC pa-bk@logs.com  
 REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, D/B/A  
 Christiana Trust, et al. bkgroup@kmllawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl13trustee.com, philaecf@gmail.com

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Gretchen G. Gardner	Debtor	CHAPTER 13
Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust	Movant	NO. 18-17745 AMC
vs.		
Gretchen G. Gardner	Debtor	11 U.S.C. Sections 362 and 1301
William C. Miller Esq.	Trustee	

**ORDER**

AND NOW, this 20th day of August , 2019 at Philadelphia, upon failure of Debtor and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362, is modified with respect to the subject premises located at 392 Spring Mountain Drive, Zion Grove, PA 17985 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



Ashely M. Chan  
United States Bankruptcy Judge

Gretchen G. Gardner  
15 Sweetbriar Lane  
Levittown, PA 19055

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Suite 105  
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